



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WNI 16-016765  
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ATTORNEYS FOR MIDFIRST BANK

Order Filed on October 25, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

SCOTT MICHAEL BAYLES AND GERALDINE MARIE  
BAYLES,  
DEBTORS

Case No.: 19-17417-MBK

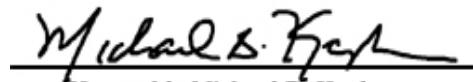
Judge: HONORABLE MICHAEL B.  
KAPLAN

Chapter: 13

**ORDER VACATING STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

**DATED: October 25, 2023**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of LOGS LEGAL GROUP LLP, Attorneys for MIDFIRST BANK under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as hereinafter set forth, and for cause shown,

1. It is ORDERED that the Automatic Stay of Bankruptcy Code section 362(a) is vacated with regards to movant's rights concerning the following:

 Land and premises known as **Lot 71.11 Block 340**  
**Commonly known as 121 Atrium Drive, Brick, New Jersey 08723.**

2. It is ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternative, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property as sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

3. The movant may join the Debtors and any trustee appointed in this case as defendants in its foreclosure action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the Debtors, any trustee and other party who entered an appearance on the motion.

In re:  
Scott Michael Bayles  
Geraldine Marie Bayles  
Debtors

Case No. 19-17417-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Oct 25, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Scott Michael Bayles, Geraldine Marie Bayles, 121 Atrium Drive, Brick, NJ 08723-6279
aty	+ Vera Fedoroff, Fedoroff Firm LLC, 504 Aldrich Road, Suite 2E, Howell, NJ UNITED STATES 07731-1939

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York Et Al... dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor MIDFIRST BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
John R. Morton, Jr.	

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on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kathleen M Magoon

on behalf of Creditor MIDFIRST BANK logsecf@logs.com kathleenmagoon@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Vera Fedoroff

on behalf of Debtor Scott Michael Bayles vf@legalmattersnj.com

Vera Fedoroff

on behalf of Joint Debtor Geraldine Marie Bayles vf@legalmattersnj.com

TOTAL: 9